

**United States Bankruptcy Court**  
Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-11-40098-ess

Joan A Petrai

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-9041

DEBTOR(s)

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**NOTICE OF DEFICIENT FILING – CHAPTER 7**

**NOTICE IS HEREBY GIVEN THAT:**

The bankruptcy petition filed by the above-referenced debtor(s) on January 6, 2011 did not include the following item(s):

**ITEMS DUE AT TIME OF FILING OF BANKRUPTCY PETITION**

- ☐ Voluntary Petition (Official Form 1) (Signed) (Original & One Copy)
- ☐ **List of Creditors (Certified by Attorney or Debtor, if Pro-Se)**
- ☐ Statement of Social Security Number (Official Form 21) Pro Se Filers or those filing conventionally must file the Form 21 with the Court. Electronic filers must maintain Form 21 in their offices
- ☐ Certificate of Credit Counseling *or* Motion requesting waiver (Individual Only)

**ITEMS DUE WITHIN FOURTEEN DAYS OF FILING OF BANKRUPTCY PETITION OR BY 341 MEETING DATE**

- ☐ Exhibit D
- ☐ Certificate of Credit Counseling (Exhibit D Box 2 Checked)
- ☐ **Certification of Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code (Official Form B201B) (Individual Only) To be filed only if the attorney, petition preparer or debtor does not sign the appropriate section on page 2 or 3 of the petition Official Form B1**
- ☐ Statement Pursuant to Local Bankruptcy Rule 1073-2(b) (Due Within 14 Days)
- ☐ Disclosure of Compensation Pursuant to Federal Bankruptcy Rule 2016(b) (Due Within 14 Days)
- ☐ Partnership Statement Pursuant to Local Bankruptcy Rule 1074-1(b) (Partnership Only) (Due Within 14 Days)
- ☐ Corporate Resolution Pursuant to Local Bankruptcy Rule 1074-1(a) (Corporation Only) (Due Within 14 Days)
- ☐ Corporate Ownership Statement Pursuant to Federal Bankruptcy Rule 1007(a)(1) (Corporation Only) (Due Within 14 Days)
- ☐ Summary of Schedules (Official Form B6) (Due Within 14 Days)
- ☐ Statistical Summary of Certain Liabilities (Official Form B6) (Individual Debtor) (Due Within 14 Days)
- ☐ **Schedule A (Real Property) (Official Form B6A) (Due Within 14 Days)**
- ☐ **Schedule B (Personal Property) (Official Form B6B) (Due Within 14 Days)**

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**ITEMS DUE WITHIN FOURTEEN DAYS OF FILING OF BANKRUPTCY PETITION OR BY 341 MEETING DATE (Continued)**

- ☐ Schedule C (Property Claimed as Exempt by Individual Debtor) (Official Form B6C) (Due Within 14 Days)
- ☐ **Schedule D (Creditors Holding Secured Claims) (Official Form B6D) (Due Within 14 Days)**
- ☐ **Schedule E (Creditors Holding Unsecured Priority Claims) (Official Form B6E) (Due Within 14 Days)**
- ☐ **Schedule F (Creditors Holding Unsecured Nonpriority Claims) (Official Form B6F) (Due Within 14 Days)**
- ☐ Schedule G (Executory Contracts and Unexpired Leases) (Official Form B6G) (Due Within 14 Days)
- ☐ Schedule H (Co-debtors) (Official Form B6H) (Due Within 14 Days)
- ☐ **Schedule I (Current Income of Individual Debtor) (Official Form B6I) (Due Within 14 Days)**
- ☐ **Schedule J (Current Expenditures of Individual Debtor) (Official Form B6J) (Due Within 14 Days)**
- ☐ Declaration Concerning Debtor(s) Schedules (Individual) (Official Form 6) (Due Within 14 Days)
- ☐ Declaration on Behalf of a Corporation or Partnership (Corporation or Partnership Only) (Official Form 2) (Due Within 14 Days)
- ☐ **Statement of Financial Affairs (Official Form 7) (Due Within 14 Days)**
- ☐ **Statement of Monthly Income and Means Test Calculation (Official Form B22A) (Due Within 14 Days) (Individual Debtor)**
- ☐ Declaration and Signature of Non-Attorney Bankruptcy Petition Preparer (Official Form 19A) (Due Within 14 Days)
- ☐ Notice to Debtor by Non-Attorney Bankruptcy Petition Preparer (Official Form 19B) (Due Within 14 Days)
- ☐ Disclosure of Compensation of Non-Attorney Bankruptcy Petition Preparer (Official Form B280) (Due Within 14 Days)
- ☒ **Copies of Pay Statements received within 60 days of filing from any employer or a statement indicating this requirement is not applicable (Show only last four digits of Social Security Number) (Due Within 14 Days)**
- ☒ Pre-petition Statement Pursuant to Local Bankruptcy Rule 2017-1 (Due by 341 Meeting)
- ☐ Statement of Intention (Official Form 8) (Individual Debtor) (Due by 341 Meeting)

**YOUR CASE MAY BE DISMISSED IF**

**YOU DO NOT MAKE THE REQUIRED FILINGS ON A TIMELY BASIS**

**FURTHER NOTICE IS GIVEN THAT if the required item(s) identified above in bold print are not filed with the Court within 45 days after the date that this bankruptcy petition was filed, this bankruptcy case may be subject to automatic dismissal effective on the 46th day after the date that the bankruptcy petition was filed, without further notice or opportunity for a hearing.** This 45-day period may be extended for an additional period not to exceed 45 days, if the debtor makes a request for an exemption within the initial 45 days and the Court finds justification for extending the period for the filing. *See 11 U.S.C. § 521(i)(1).*

**FURTHER NOTICE IS GIVEN THAT the Court may schedule a hearing to determine whether this bankruptcy case should be dismissed** if the items due at the time of filing of this bankruptcy petition are not filed with the Court within three days of this notice.

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**FURTHER NOTICE IS GIVEN THAT the Court may schedule a hearing to determine whether this bankruptcy case should be dismissed** if the items due within 14 days of the filing of the bankruptcy petition, or at the time of the 341 meeting, are not timely filed with the Court.

**FURTHER NOTICE IS GIVEN THAT** in order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certificate of Completion of the Personal Financial Management Course (Official Form 23) within 60 days after the first date set for the section 341 meeting. If the Personal Financial Management Course Certificate of Completion is not filed within the allotted time, **a discharge will not be issued and the case will be closed.**

**FURTHER NOTICE IS GIVEN THAT** if this bankruptcy case is dismissed for failure to make the required filings, or for any other reason, then the debtor may not receive the benefit of the automatic stay in a subsequent bankruptcy case filed for a period of up to one year. *See 11 U.S.C. §§ 362(c)(3) and (c)(4).*

Dated: January 7, 2011

For the Court, Robert A. Gavin, Jr., Clerk of Court

# CERTIFICATE OF NOTICE

District/off: 0207-1  
Case: 11-40098

User: malleyne  
Form ID: 270

Page 1 of 1  
Total Noticed: 4

Date Rcvd: Jan 07, 2011

The following entities were noticed by first class mail on Jan 09, 2011.

db +Joan A Petrai, 380 Brighton Street, Staten Island, NY 10307-1708  
aty +Tanya P Dwyer, Dwyer & Associates LLC, 11 Broadway, Suite 615, New York, NY 10004-1490  
tr +Robert L Geltzer, 1556 Third Avenue, New York, NY 10128-3100

The following entities were noticed by electronic transmission on Jan 07, 2011.

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov United States Trustee,  
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833  
TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 09, 2011

Signature:

